

# Claims

[c1] 1. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:  
hanging the instrument on a hook;  
removing the instrument from the hook;  
separating the first card from the second card at the perforation;  
redeeming the first card for its first predetermined value in a purchase after the separating step; and  
placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;  
the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

[c2] 2. The method of claim 1 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further

comprises scanning the bar code on a bar code scanner.

- [c3] 3. The method of claim 1 wherein the placing step is performed more than once.
- [c4] 4. The method of claim 1 wherein the redeeming step is performed prior to performing the placing step.
- [c5] 5. Apparatus comprising an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.
- [c6] 6. The apparatus of claim 5 wherein the first card has more than double the surface area of the second card.
- [c7] 7. An assembly comprising:
  - a hook protruding in a first direction; and
  - a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface

area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; wherein each instrument is hanging from the hook by its hook opening, and wherein the obverse of each instrument faces in the first direction.

[c8] 8. The assembly of claim 7 wherein, for each instrument, the first card has more than double the surface area of the second card.

[c9] 9. A method performed with respect to a hook protruding in a first direction; and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

hanging a first one of the instruments on the hook by its hook opening, the instrument's obverse facing in the first direction; and

hanging a second one of the instruments on the hook by its hook opening, the instrument's obverse also facing in the first direction.

[c10] 10. A method performed with respect to an instrument, the instrument

having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

purchasing the instrument;

separating the first card from the second card at the perforation after purchase;

redeeming the first card for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

[c11] 11. The method of claim 10 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.

[c12] 12. The method of claim 10 wherein the placing step is performed more

than once.

- [c13] 13. The method of claim 10 wherein the redeeming step is performed prior to performing the placing step.
- [c14] 14. Apparatus comprising an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.
- [c15] 15. The apparatus of claim 14 wherein the first card has more than double the surface area of the second card.
- [c16] 16. An assembly comprising:
  - a rack defining a first direction; and
  - a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined

value, the second card having on its reverse side a PIN code and a toll-free access telephone number;  
wherein each instrument is contained in the rack, and  
wherein the obverse of each instrument faces in the first direction.

[c17] 17. The assembly of claim 16 wherein, for each instrument, the first card has more than double the surface area of the second card.

[c18] 18. A method performed with respect to a rack defining a first direction; and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:  
placing a first one of the instruments in the rack, the instrument's obverse facing in the first direction; and  
placing a second one of the instruments in the rack, the instrument's obverse also facing in the first direction.

[c19] 19. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second

card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:  
hanging the instrument on a hook;  
removing the instrument from the hook;  
separating the first card from the second card at the perforation;  
redeeming the first card for its first predetermined value in a purchase after the separating step; and  
placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;  
the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

- [c20] 20. The method of claim 19 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.
- [c21] 21. The method of claim 19 wherein the placing step is performed more than once.
- [c22] 22. The method of claim 1 wherein the redeeming step is performed prior to performing the placing step.
- [c23] 23. Apparatus comprising an instrument, the instrument having a

perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.

- [c24] 24. The apparatus of claim 23 wherein the first card has greater surface area than the second card.
- [c25] 25. The apparatus of claim 24 wherein the first card has more than double the surface area of the second card.
- [c26] 26. An assembly comprising:
  - a hook protruding in a first direction; and
  - a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number;wherein each instrument is hanging from the hook by its hook opening, and

wherein the obverse of each instrument faces in the first direction.

- [c27] 27. The assembly of claim 26 wherein, for each instrument, the first card has greater surface area than the second card.
- [c28] 28. The assembly of claim 27 wherein, for each instrument, the first card has more than double the surface area of the second card.
- [c29] 29. A method performed with respect to a hook protruding in a first direction; and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:
  - hanging a first one of the instruments on the hook by its hook opening, the instrument's obverse facing in the first direction; and
  - hanging a second one of the instruments on the hook by its hook opening, the instrument's obverse also facing in the first direction.
- [c30] 30. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its

obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

purchasing the instrument;

separating the first card from the second card at the perforation after purchase;

redeeming the first card for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

- [c31] 31. The method of claim 30 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.
- [c32] 32. The method of claim 30 wherein the placing step is performed more than once.
- [c33] 33. The method of claim 30 wherein the redeeming step is performed prior to performing the placing step.
- [c34] 34. Apparatus comprising an instrument, the instrument having a

perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.

- [c35] 35. The apparatus of claim 34 wherein the first card has greater surface area than the second card,
- [c36] 36. The apparatus of claim 35 wherein the first card has more than double the surface area of the second card.
- [c37] 37. An assembly comprising:
  - a rack defining a first direction; and
  - a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number;
  - wherein each instrument is contained in the rack, and
  - wherein the obverse of each instrument faces in the first direction.

[c38] 38. The assembly of claim 37 wherein, for each instrument, the first card has greater surface area than the second card.

[c39] 39. The assembly of claim 38 wherein, for each instrument, the first card has more than double the surface area of the second card.

[c40] 40. A method performed with respect to a rack defining a first direction; and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:  
placing a first one of the instruments in the rack, the instrument's obverse facing in the first direction; and  
placing a second one of the instruments in the rack, the instrument's obverse also facing in the first direction.

[c41] 41. A method performed with respect to an instrument, the instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse

indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

hanging the instrument on a hook;  
removing the instrument from the hook;  
separating the card from the jacket;  
redeeming jacket for its first predetermined value in a purchase after the separating step; and  
placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;  
the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

- [c42] 42. The method of claim 41 wherein the jacket further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the jacket for its first predetermined value further comprises scanning the bar code on a bar code scanner.
- [c43] 43. The method of claim 41 wherein the placing step is performed more than once.
- [c44] 44. The method of claim 41 wherein the redeeming step is performed prior to performing the placing step.
- [c45] 45. Apparatus comprising an instrument, the instrument comprising a jacket

and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket.

[c46] 46. The apparatus of claim 45 wherein the jacket has more than double the surface area of the second card.

[c47] 47. An assembly comprising:  
a hook protruding in a first direction; and  
a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket;  
wherein each instrument is hanging from the hook by its hook opening, and

wherein the obverse of each instrument faces in the first direction.

[c48] 48. The assembly of claim 47 wherein, for each instrument, the first card has more than double the surface area of the second card.

[c49] 49. A method performed with respect to a hook protruding in a first direction; and a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

hanging a first one of the instruments on the hook by its hook opening, the instrument's obverse facing in the first direction; and

hanging a second one of the instruments on the hook by its hook opening, the instrument's obverse also facing in the first direction.

[c50] 50. A method performed with respect to an instrument, the instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating

to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

purchasing the instrument;

separating the jacket from the card after purchase;

redeeming the jacket for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

- [c51] 51. The method of claim 50 wherein the jacket further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the jacket for its first predetermined value further comprises scanning the bar code on a bar code scanner.
- [c52] 52. The method of claim 50 wherein the placing step is performed more than once.
- [c53] 53. The method of claim 50 wherein the redeeming step is performed prior to performing the placing step.
- [c54] 54. Apparatus comprising an instrument, the instrument comprising a jacket

and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket.

[c55] 55. The apparatus of claim 54 wherein the jacket has more than double the surface area of the card.

[c56] 56. An assembly comprising:  
a rack defining a first direction; and  
a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket;  
wherein each instrument is contained in the rack, and

wherein the obverse of each instrument faces in the first direction.

[c57] 57. The assembly of claim 56 wherein, for each instrument, the jacket has more than double the surface area of the card.

[c58] 58. A method performed with respect to a rack defining a first direction; and a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:  
placing a first one of the instruments in the rack, the instrument's obverse facing in the first direction; and  
placing a second one of the instruments in the rack, the instrument's obverse also facing in the first direction.